

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In re: Ramadan, Raed § Case No. 07 B 09870  
Ramadan, Suzan §  
Debtors §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/01/2007.

2) The plan was confirmed on 09/26/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/14/2007 and 01/09/2008.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/25/2009.

5) The case was dismissed on 03/25/2009.

6) Number of months from filing or conversion to last payment: 18.

7) Number of months case was pending: 23.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$35,500.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,643.42
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$6,643.42

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$35.70
Court Costs	\$0
Trustee Expenses & Compensation	\$397.45
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$433.15

Attorney fees paid and disclosed by debtor \$3,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Servicing Co	Secured	\$180,000.00	NA	NA	\$0	\$0
America's Servicing Co	Secured	NA	\$8,665.00	\$8,665.00	\$0	\$0
America's Servicing Co	Secured	\$8,665.00	NA	NA	\$0	\$0
America's Servicing Co	Secured	NA	\$180,404.14	\$180,404.14	\$0	\$0
Americredit Financial Ser Inc	Secured	\$3,700.00	\$3,700.00	\$3,700.00	\$3,653.10	\$0
Americredit Financial Ser Inc	Secured	NA	\$0	\$0	\$0	\$0
Ocwen Federal Bank FSB	Secured	\$44,797.00	NA	NA	\$0	\$0
Ocwen Federal Bank FSB	Secured	\$2,506.00	NA	NA	\$0	\$0
Ocwen Federal Bank FSB	Secured	NA	\$44,705.59	\$44,705.59	\$0	\$0
Ocwen Federal Bank FSB	Secured	NA	\$2,505.98	\$2,505.98	\$0	\$0
Wachovia Dealer Services	Secured	\$6,240.00	\$6,085.99	\$6,085.99	\$2,557.17	\$0
Westgate Branson Woods	Secured	\$8,000.00	NA	NA	\$0	\$0
Account Recovery Service	Unsecured	\$316.00	NA	NA	\$0	\$0
ALC Laboratories	Unsecured	\$433.08	NA	NA	\$0	\$0
ALC Laboratories	Unsecured	\$313.60	NA	NA	\$0	\$0
Americredit Financial Ser Inc	Unsecured	\$310.00	\$323.45	\$323.45	\$0	\$0
Arel Ondoy DMD	Unsecured	\$762.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Berwyn Fire Department	Unsecured	\$670.00	NA	NA	\$0	\$0
Bridgeview Chiropractic Center	Unsecured	\$315.72	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,287.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,406.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$3,553.00	NA	NA	\$0	\$0
Capital One	Unsecured	NA	\$3,681.13	\$3,681.13	\$0	\$0
Capital One	Unsecured	NA	\$512.40	\$512.40	\$0	\$0
Capital One	Unsecured	NA	\$1,287.17	\$1,287.17	\$0	\$0
Capital One	Unsecured	\$483.00	NA	NA	\$0	\$0
CB USA	Unsecured	NA	\$185.00	\$185.00	\$0	\$0
CB USA	Unsecured	\$185.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,946.00	\$1,995.38	\$1,995.38	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,157.00	\$1,251.56	\$1,251.56	\$0	\$0
ECast Settlement Corp	Unsecured	\$477.00	\$511.69	\$511.69	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,079.00	\$1,079.53	\$1,079.53	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$2,773.01	\$2,773.01	\$0	\$0
ECast Settlement Corp	Unsecured	\$914.00	\$1,147.91	\$1,147.91	\$0	\$0
Emerge Mastercard	Unsecured	\$1,234.00	\$1,234.15	\$1,234.15	\$0	\$0
Express	Unsecured	\$432.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$2,773.00	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$512.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$904.00	NA	NA	\$0	\$0
Illinois Designated Student Loan	Unsecured	\$29,906.00	NA	NA	\$0	\$0
Illinois Student Assistance Commission	Unsecured	\$45,832.00	\$78,620.90	\$78,620.90	\$0	\$0
MacNeal Health Network	Unsecured	\$14,392.35	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$30.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$52.00	NA	NA	\$0	\$0
Merrick Bank	Unsecured	\$3,719.00	\$3,719.15	\$3,719.15	\$0	\$0
Nicor Gas	Unsecured	\$335.00	NA	NA	\$0	\$0
Pales Community Hospital	Unsecured	\$515.00	NA	NA	\$0	\$0
Senex Services Corp	Unsecured	\$65.00	NA	NA	\$0	\$0
Senex Services Corp	Unsecured	\$98.00	NA	NA	\$0	\$0
Senex Services Corp	Unsecured	\$84.00	NA	NA	\$0	\$0
Senex Services Corp	Unsecured	\$76.00	NA	NA	\$0	\$0
Transworld Systems Inc	Unsecured	\$2,520.00	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$18,744.00	\$20,869.00	\$20,869.00	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$236,280.71	\$0	\$0
Debt Secured by Vehicle	\$9,785.99	\$6,210.27	\$0
All Other Secured	\$99,489.90	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$345,556.60</b>	<b>\$6,210.27</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,701.53</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$433.15
Disbursements to Creditors	\$6,210.27
<b>TOTAL DISBURSEMENTS:</b>	<b>\$6,643.42</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 5, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.